# Case 23-11033-pmm Doc 13 Filed 04/22/23 Entered 04/23/23 00:30:24 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re:
Case No. 23-11033-pmm
Juan Claudio
Chapter 13

Maria Cristina Quinones

Debtors

#### CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: Apr 20, 2023 Form ID: 309I Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2023:

Recipi ID Recipient Name and Address

db/jdb + Juan Claudio, Maria Cristina Quinones, 501 Welsh Road, Philadelphia, PA 19115-1817

14772452 + Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154-1095

#### TOTAL: 2

#### $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID		Notice Type: Email Address Email/Text: brad@sadeklaw.com	Date/Time	Recipient Name and Address
aty			Apr 20 2023 23:57:00	BRAD J. SADEK, Sadek and Cooper, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr	+	Email/Text: bncnotice@ph13trustee.com	Apr 20 2023 23:57:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg		Email/Text: megan.harper@phila.gov	Apr 20 2023 23:57:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg		EDI: PENNDEPTREV	Apr 21 2023 03:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 20 2023 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+	Email/Text: ustpregion03.ph.ecf@usdoj.gov	Apr 20 2023 23:57:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14774850	+	EDI: AISACG.COM	Apr 21 2023 03:54:00	BMW Bank of North America c/o AIS Portfolio Servic, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14772442		EDI: BMW.COM	Apr 21 2023 03:54:00	Bmw Financial Services, Attn: Bankruptcy/Correspondence, Po Box 3608, Dublin, OH 43016
14772443	+	EDI: CAPITALONE.COM	Apr 21 2023 03:54:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14772447		Email/Text: BKCourtNotices@yourmortgageonline.com	Apr 20 2023 23:57:00	Dovenmuehle Mortgage, Inc/Cross Country, Attn: Bankruptcy, 1 Corporate Dr. St 360, Lake Zurich, IL 60047
14772446	+	EDI: DISCOVER.COM	Apr 21 2023 03:54:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14772449	+	EDI: LENDNGCLUB	Apr 21 2023 03:54:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802

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14772450 + EDI: MERCEDES

Apr 21 2023 03:54:00 Mercedes - Benz Financial Services, Attn:
Bankruptcy, P.O. Box 685, Roanoke, TX
76262-0685

14774362 + Email/Text: RASEBN@raslg.com

Apr 20 2023 23:57:00 RAS Crane & Partners, PLLC, 130 Clinton Rd #202, Fairfield, NJ 07004-2927

14772453 + Email/Text: TFS\_Agency\_Bankruptcy@toyota.com

Apr 20 2023 23:57:00 Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001

14772454 Email/Text: bknotice@upgrade.com
Apr 20 2023 23:57:00 Upgrade, Inc., Attn: Bankruptcy, 275 Battery

Street 23rd Floor, San Francisco, CA 94111

TOTAL: 16

#### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

	<b>Recip ID</b> .4772451	Bypass Reason	Name and Address Mr. Cooper
1	4772444	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
1	4772445	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
1	4772448	*P++	DOVENMUEHLE MORTGAGE, 1 CORPORATE DRIVE SUITE 360, LAKE ZURICH IL 60047-8945, address filed with court:, Dovenmuehle Mortgage, Inc/Cross Country, Attn: Bankruptcy, 1 Corporate Dr. St 360, Lake Zurich, IL 60047

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

#### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2023 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2023 at the address(es) listed below:

Name Email Address

ANDREW L. SPIVACK

on behalf of Creditor CrossCountry Mortgage LLC andrew.spivack@brockandscott.com, wbecf@brockandscott.com

BRAD J. SADEK

on behalf of Joint Debtor Maria Cristina Quinones brad@sadeklaw.com

 $brads a dek@\,gmail.com; sadek.bradj.r101013@\,notify.best case.com; documents@\,sadeklaw.com, do$ 

BRAD J. SADEK

on behalf of Debtor Juan Claudio brad@sadeklaw.com

bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

CHARLES GRIFFIN WOHLRAB

on behalf of Creditor Nationstar Mortgage LLC cwohlrab@raslg.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor CrossCountry Mortgage LLC mfarrington@kmllawgroup.com

United States Trustee

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USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

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Information to id	lentify the case:				
Debtor 1:	Juan Claudio	Social Security number or ITIN:	xxx-xx-4792		
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	Maria Cristina Quinones	Social Security number or ITIN:	xxx-xx-5697		
	First Name Middle Name Last Name				
United States Bank	cruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter:	13	4/10/23	
Case number:	23-11033-pmm				

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Juan Claudio	Maria Cristina Quinones
2.	All other names used in the last 8 years		
3.	Address	501 Welsh Road Philadelphia, PA 19115	501 Welsh Road Philadelphia, PA 19115
4.	<b>Debtor's attorney</b> Name and address	BRAD J. SADEK Sadek and Cooper 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215–545–0008 Email: brad@sadeklaw.com
5.	Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215–627–1377  Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 9:00 A.M. to 4:00 P.M; Reading Office — 9:00 A.M. to 4:00 P.M.  Contact phone (215)408–2800  Date: 4/20/23

For more information, see page 2

Debtor Juan Claudio and Maria Cristina Quinones

Official Form 309I

Case number 23-11033-pmm

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 24, 2023 at 9:00 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/23/23	
required filing fee by the following deadlines.	You must file:  • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
	a complaint if you want to have a particular debt excepted from a under 11 U.S.C. § 523(a)(2) or (4).	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 6/19/23	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 10/10/23	
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1000.0 The hearing on confirmation will be held on: 6/27/23 at 1:00 PM, Location: Courtroom #1, 900 Market Street, P		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors must you may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the planet the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	

Notice of Chapter 13 Bankruptcy Case page 2